

# UNION SAVINGS BANK

	CPP Disbursement Date 12/12/2008	Cert 18190	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,919	\$2,411	25.6%		
Loans	\$1,481	\$1,842	24.4%		
Construction & development	\$43	\$45	4.1%		
Closed-end 1-4 family residential	\$938	\$1,081	15.3%		
Home equity	\$83	\$129	55.2%		
Credit card	\$0	\$0			
Other consumer	\$8	\$8	0.2%		
Commercial & Industrial	\$54	\$95	73.8%		
Commercial real estate	\$332	\$426	28.0%		
Unused commitments	\$175	\$296	68.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$182	\$212	16.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$109	\$114	5.2%		
Cash & balances due	\$31	\$63	102.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,743	\$2,230	28.0%		
Deposits	\$1,144	\$1,553	35.7%		
Total other borrowings	\$567	\$645	13.7%		
FHLB advances	\$436	\$447	2.5%		
Equity					
Equity capital at quarter end	\$177	\$181	2.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	6.9%	--		
Tier 1 risk based capital ratio	14.6%	10.6%	--		
Total risk based capital ratio	15.4%	11.3%	--		
Return on equity <sup>1</sup>	8.2%	2.1%	--		
Return on assets <sup>1</sup>	0.7%	0.2%	--		
Net interest margin <sup>1</sup>	3.4%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	62.4%	24.0%	--		
Loss provision to net charge-offs (qtr)	157.4%	189.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.1%	13.2%	1.4%	0.4%	--
Closed-end 1-4 family residential	1.2%	2.5%	0.0%	0.1%	--
Home equity	0.7%	0.9%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.7%	0.5%	0.3%	--
Commercial & Industrial	0.5%	2.5%	0.4%	0.5%	--
Commercial real estate	0.1%	2.9%	0.0%	0.1%	--
Total loans	1.0%	2.6%	0.1%	0.1%	--